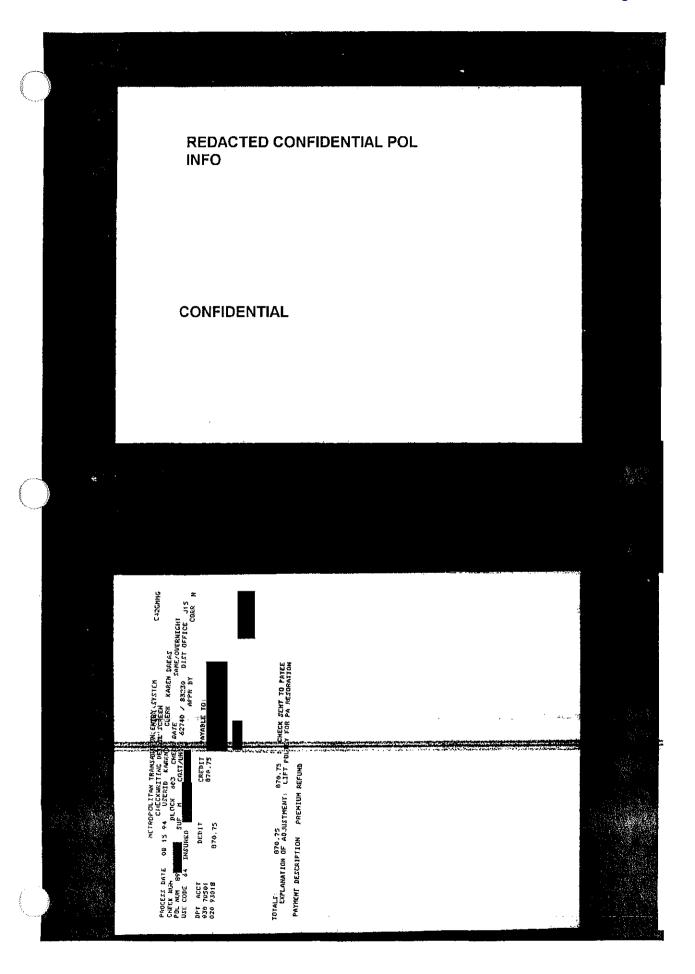
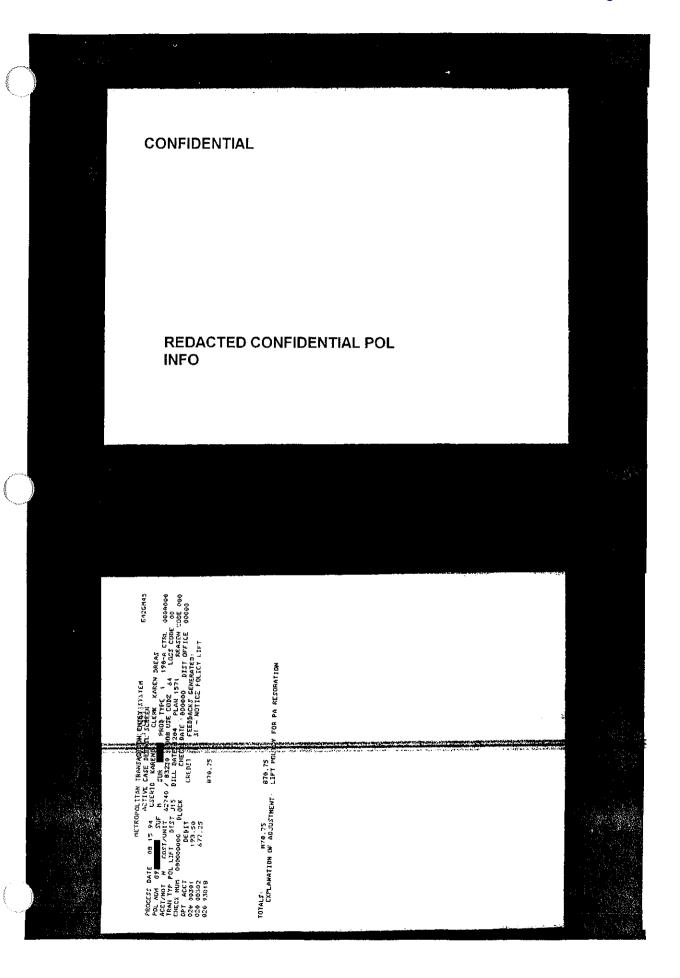
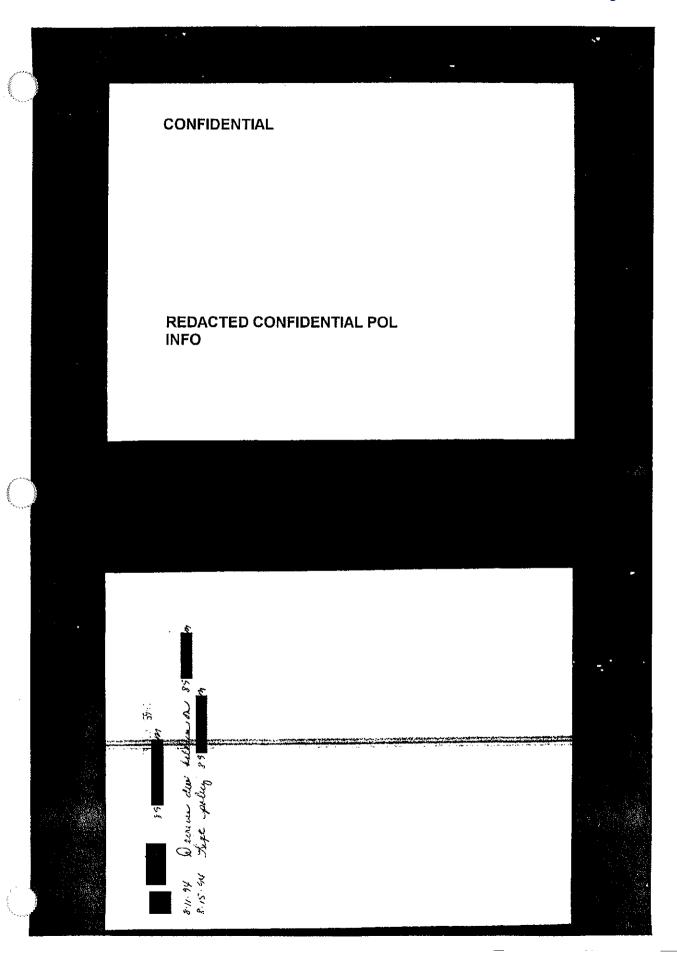
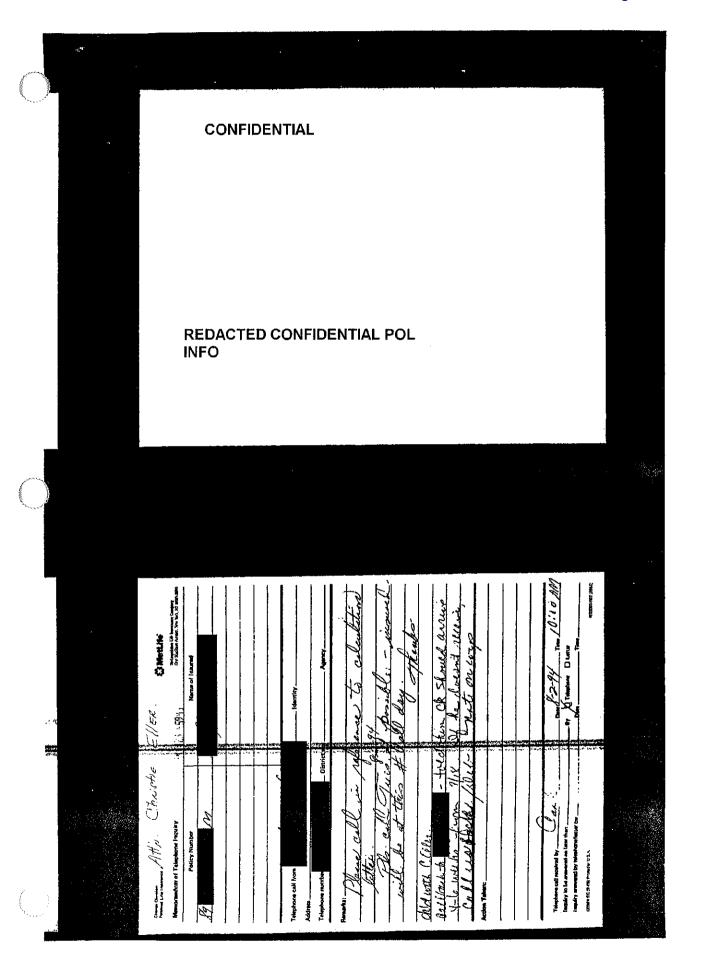


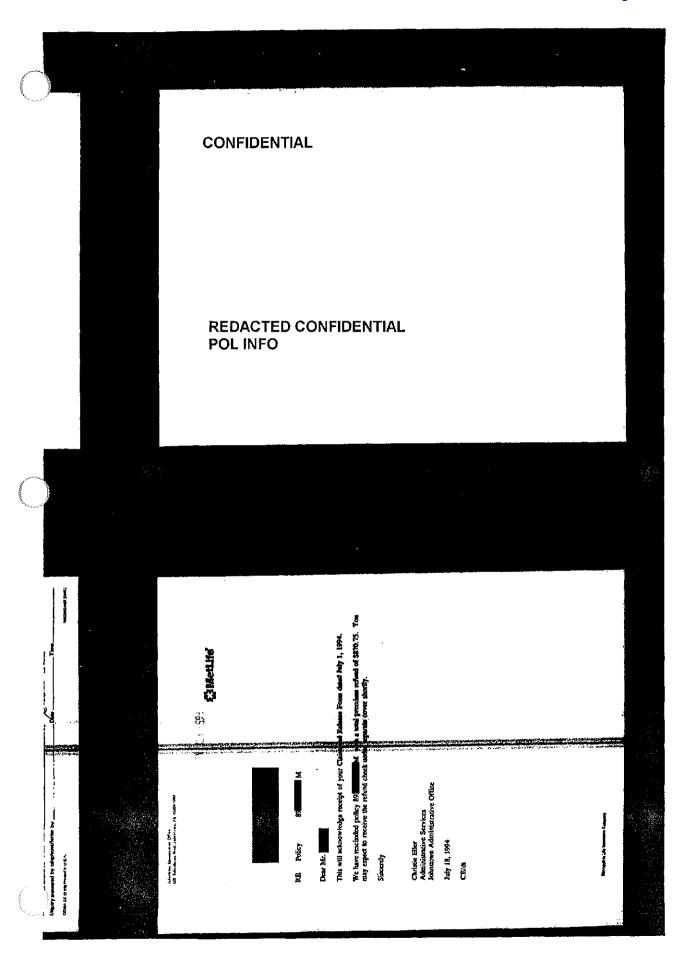
REDACTED CONFIDENTIAL POL INFO CONFIDENTIAL SPECIAL PROCESSING CASE: Tampa _____ Copycat ____ PA Restoration __ ___ National ____ Other _ TNDUSTRIAL PROCESSING ADJUSTMENT UNIT TO: M Consumer Relations, Customer Services Head Office PLEASE LIFT POLICY 39 , MAKING THE ADJUSTMENT INDICATED BRLOW: ω POLICY # _ CREDIT CREDIT DEBIT Prem. 1st Yr. \$ 193.50 Susp. Assets Prem. Renewal \$ 617.45 Susp. Liab. Loan Effectes \$ Loan Susp. Assets \$ Cash Value Dividends Plan Susp. Diab. \$ Refund Check A Wisc. Loss Wisc. Loss Structs Total Susp. Assets Susp. Liab. Loan Interest Dividends Cash Value Susp. Assets Susp. Limb. Loss Loss Interest Dividends Cash Value MISC. TOTAL \$870.75 \$ 610:15 TOTAL POLICY FACTS FOR LIFTED POLICY Insured Paid to Date Mode SA District TV Agency/Index Commission \$ # of Premiums New Paid to Date __ SIS 2 Deduct 104.58 REFUND CHECK ALREADY ISSUED BY OCR ON _ REFUND CHECK TO BE ISSUED BY ADJUSTMENT UNIT ISSUE CHECK PAYABLE TO: ____ Insured X Owner on File ____ Other ___ SEND CHECK TO: Address on File ____ District ____ Other __

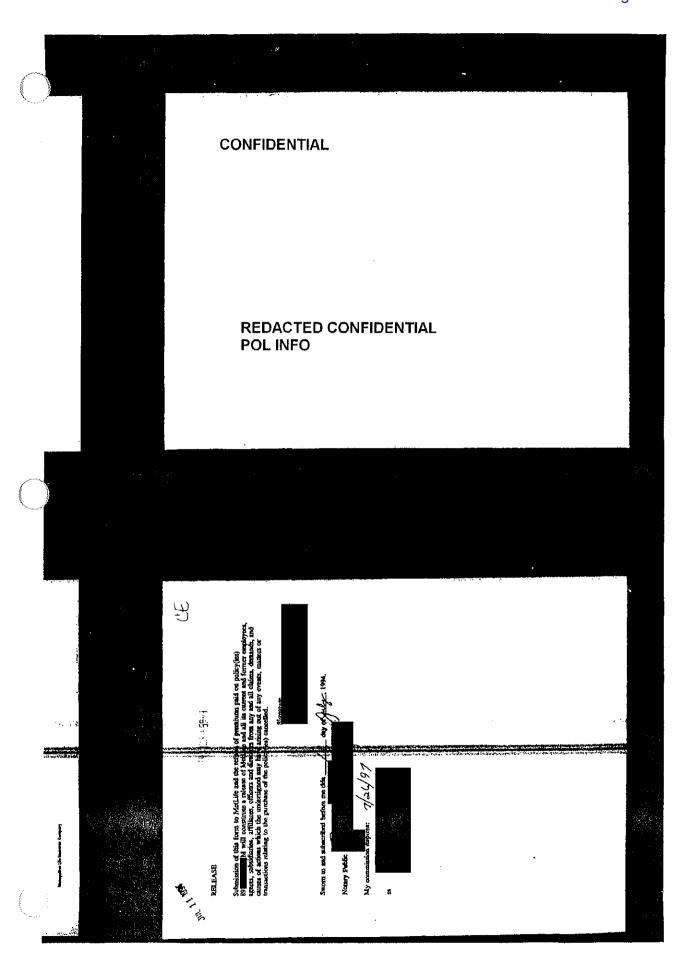


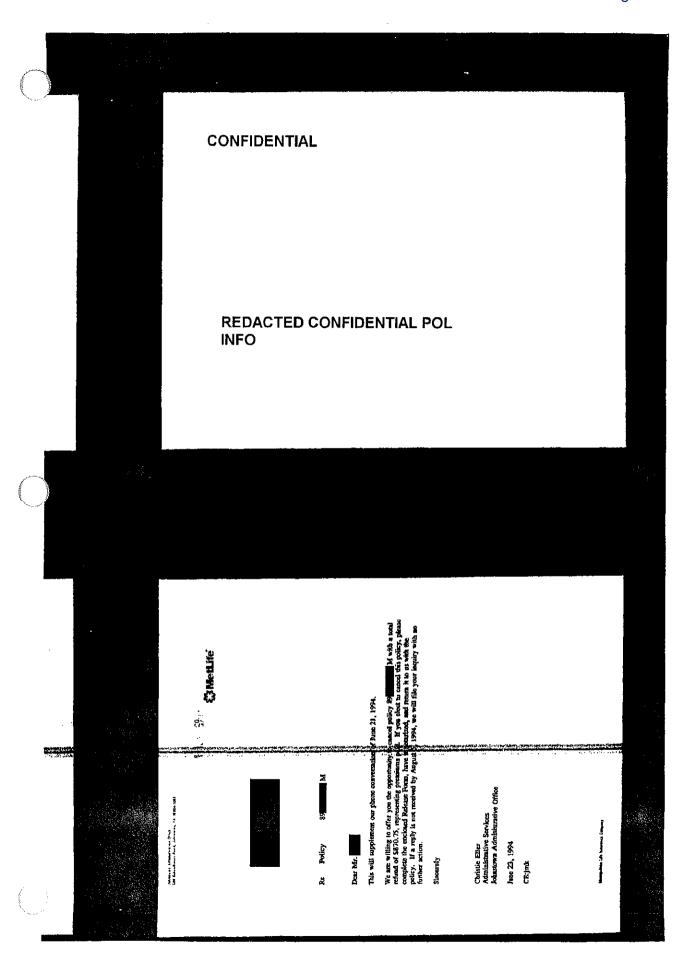


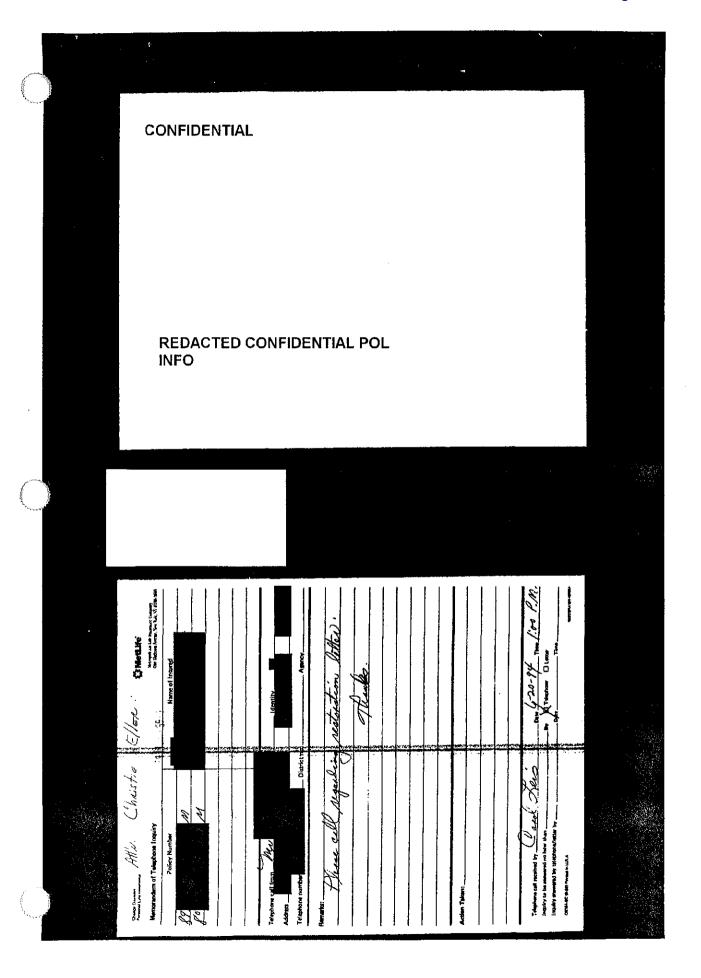


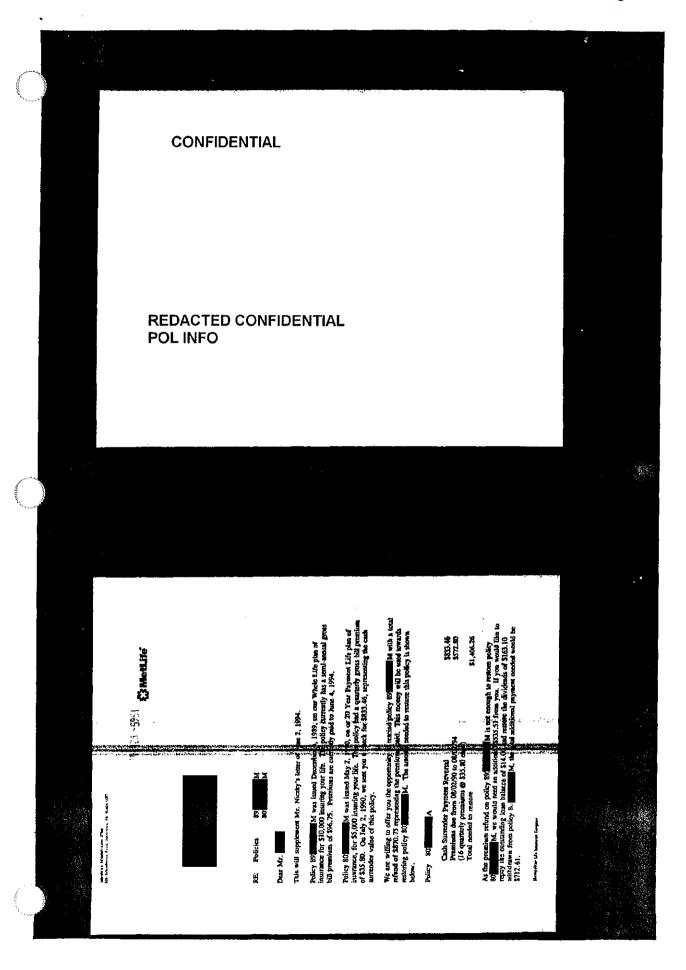


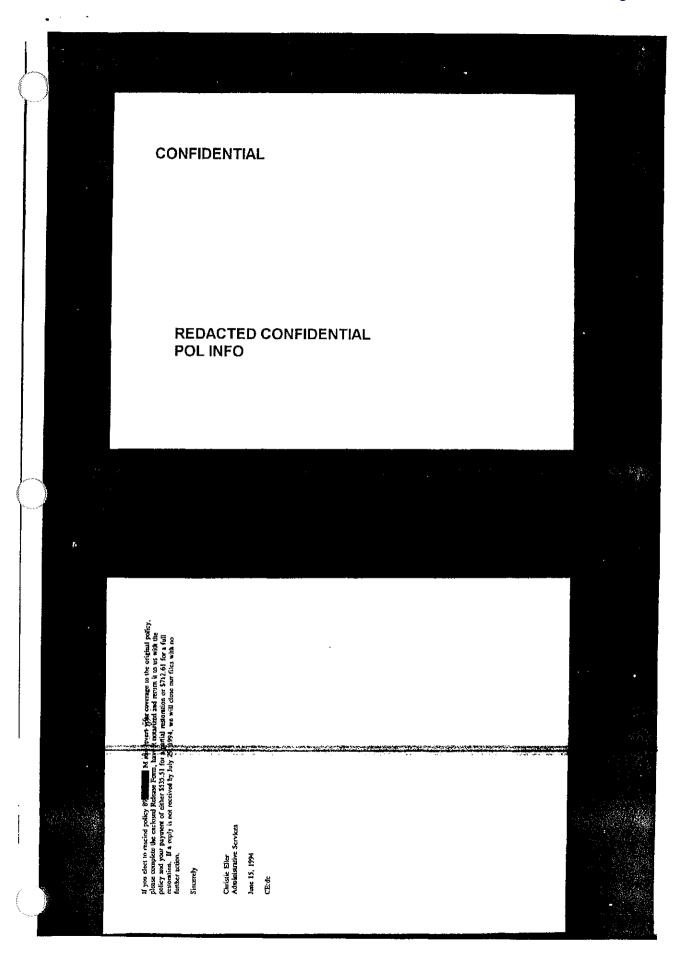


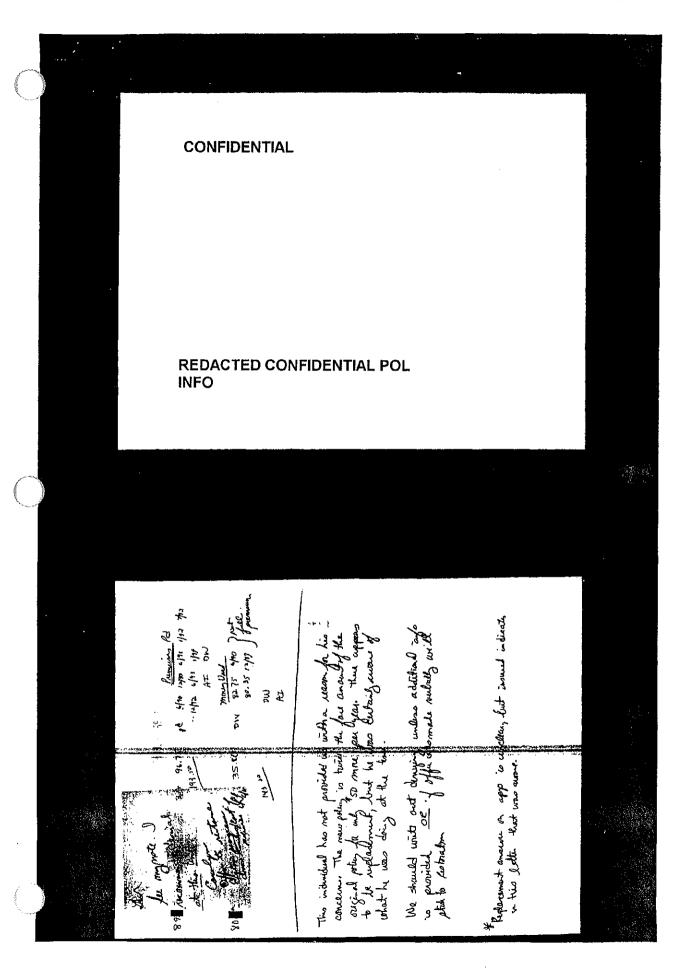


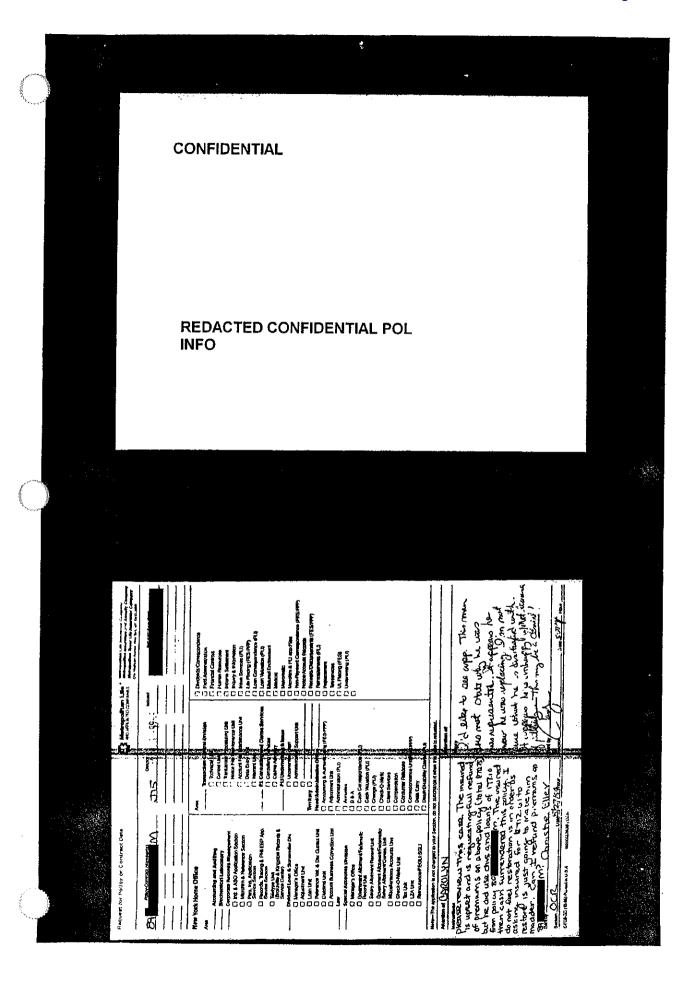


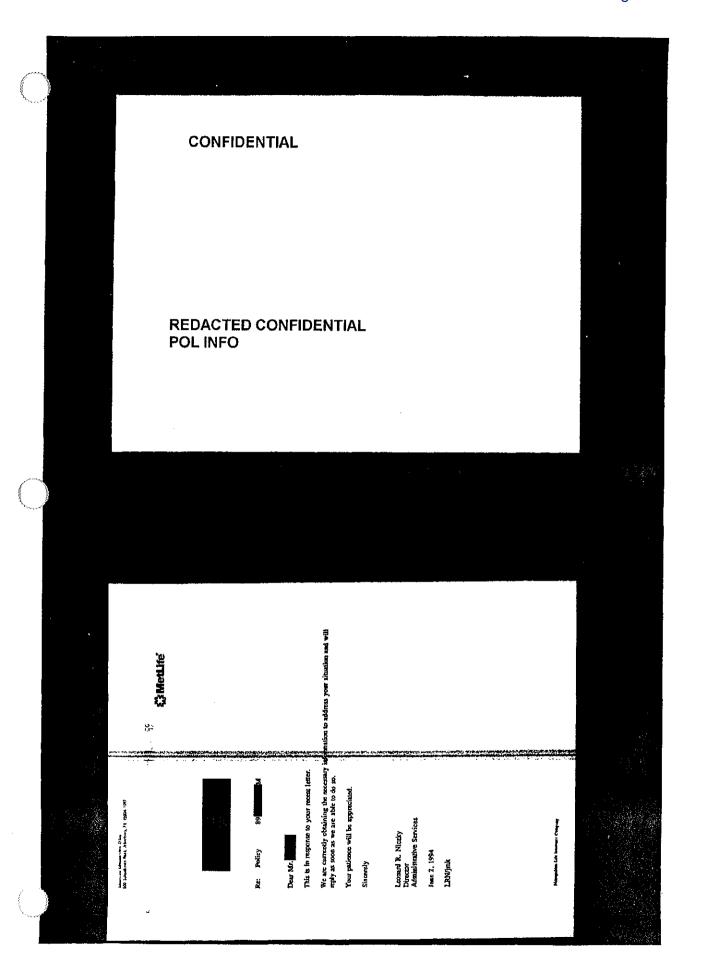


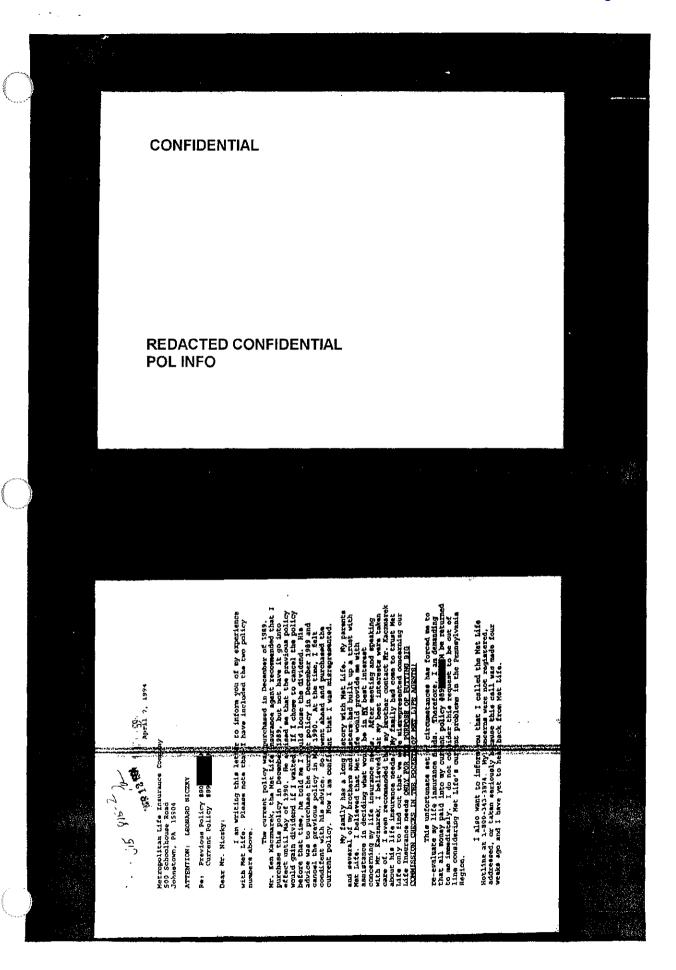


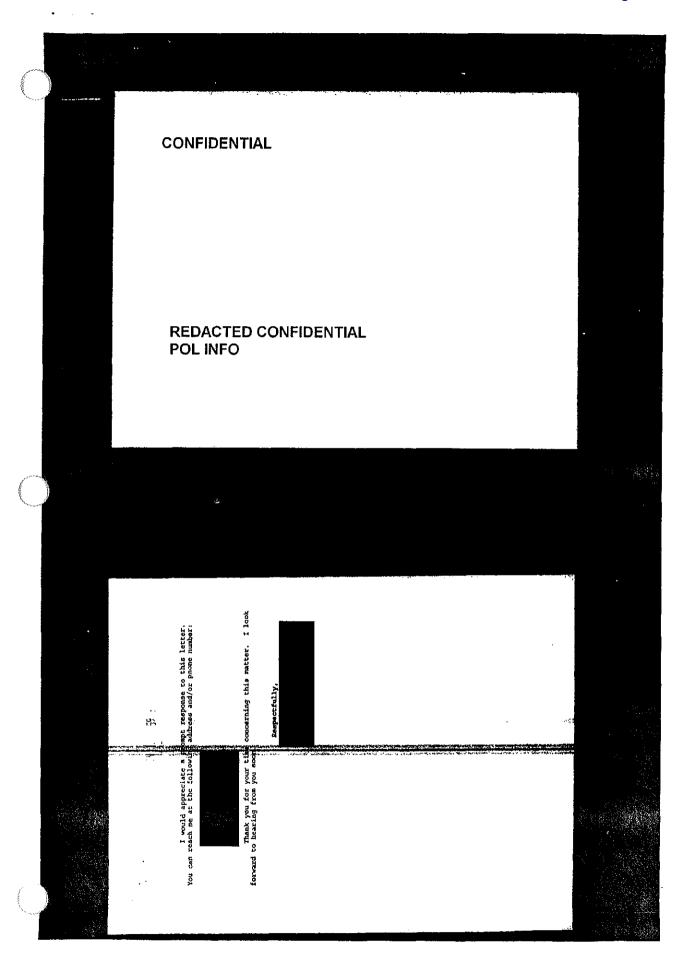


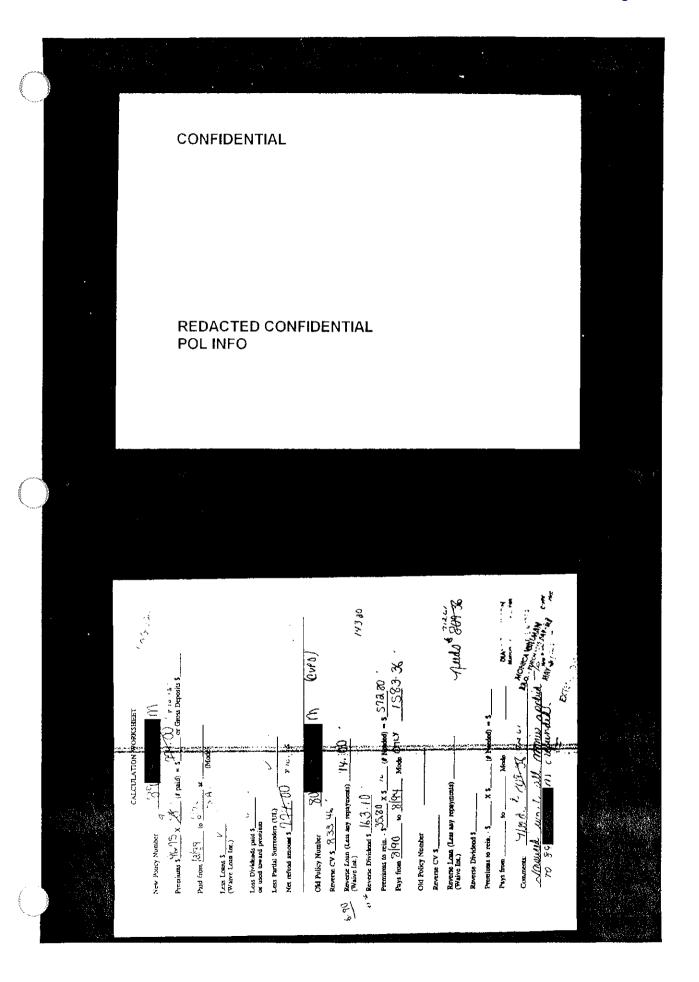












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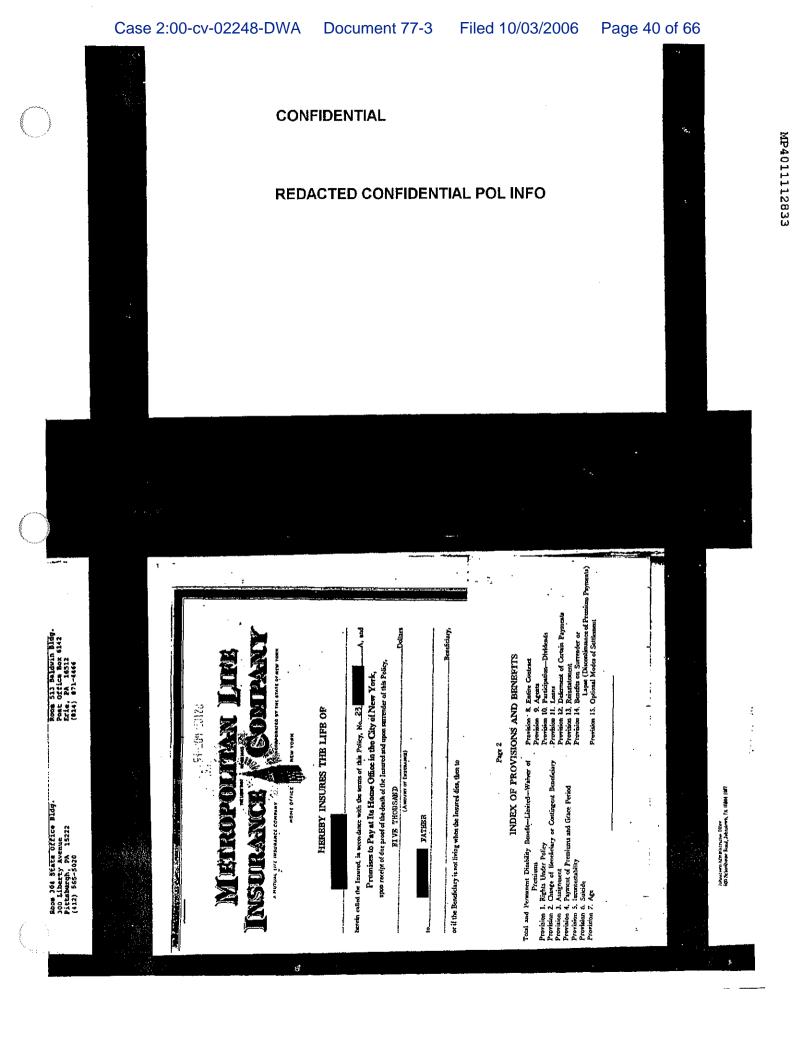
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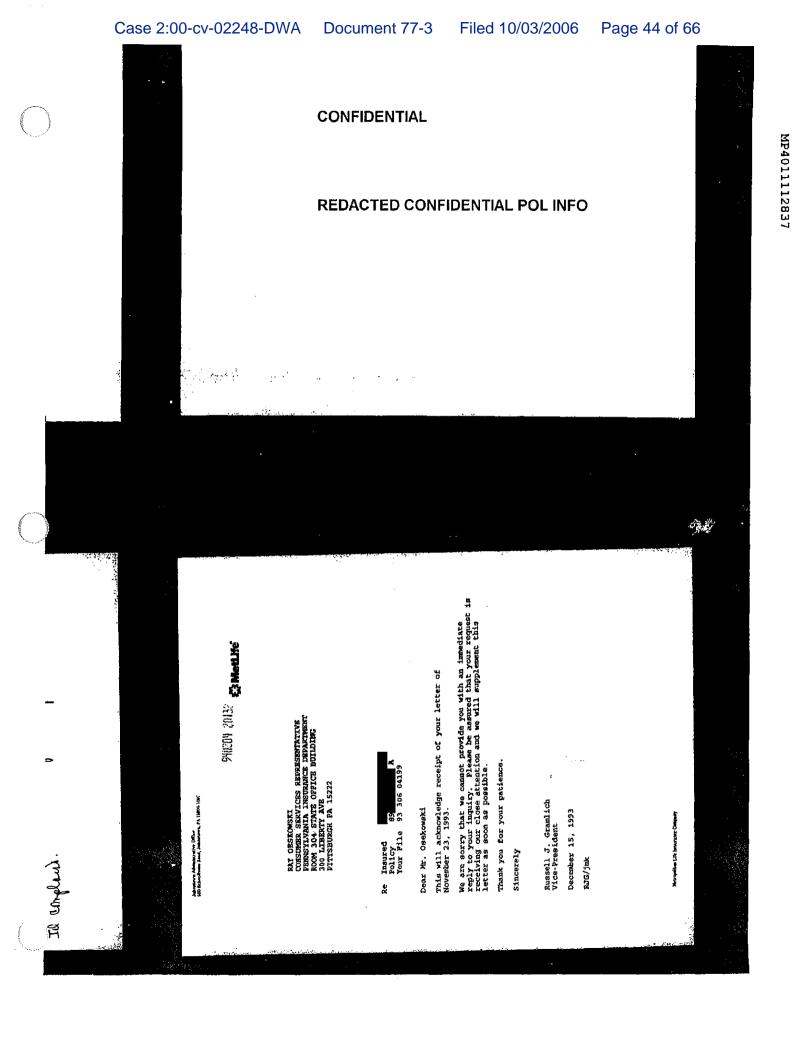
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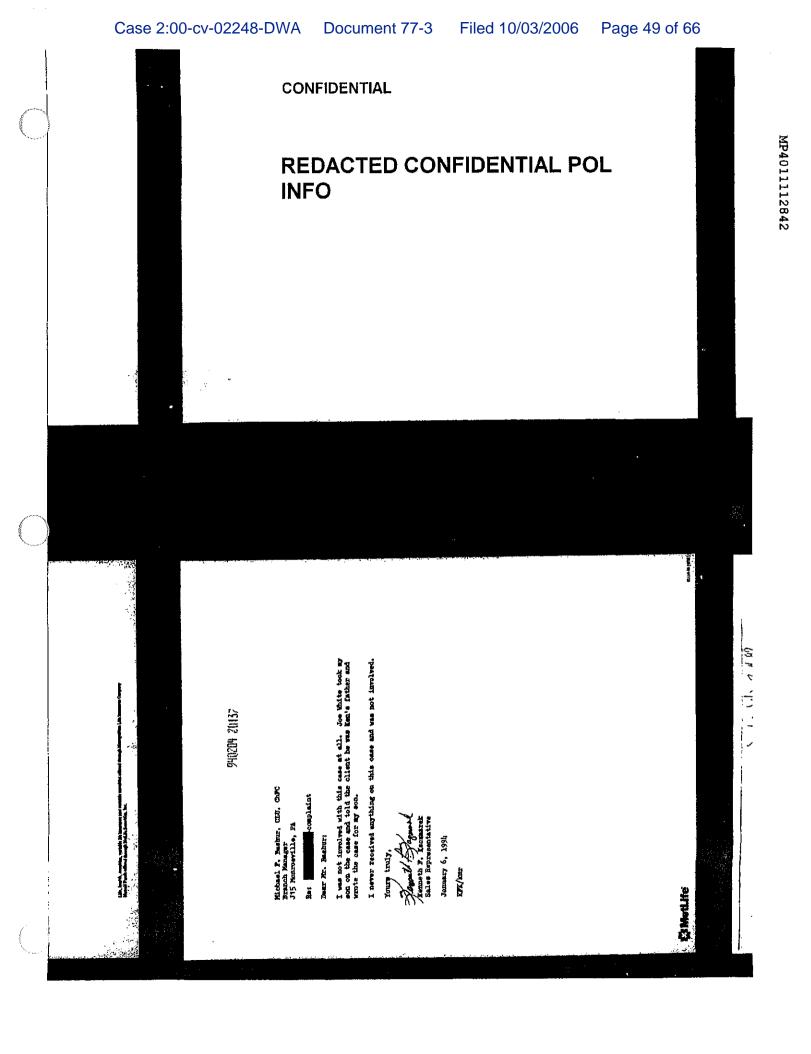
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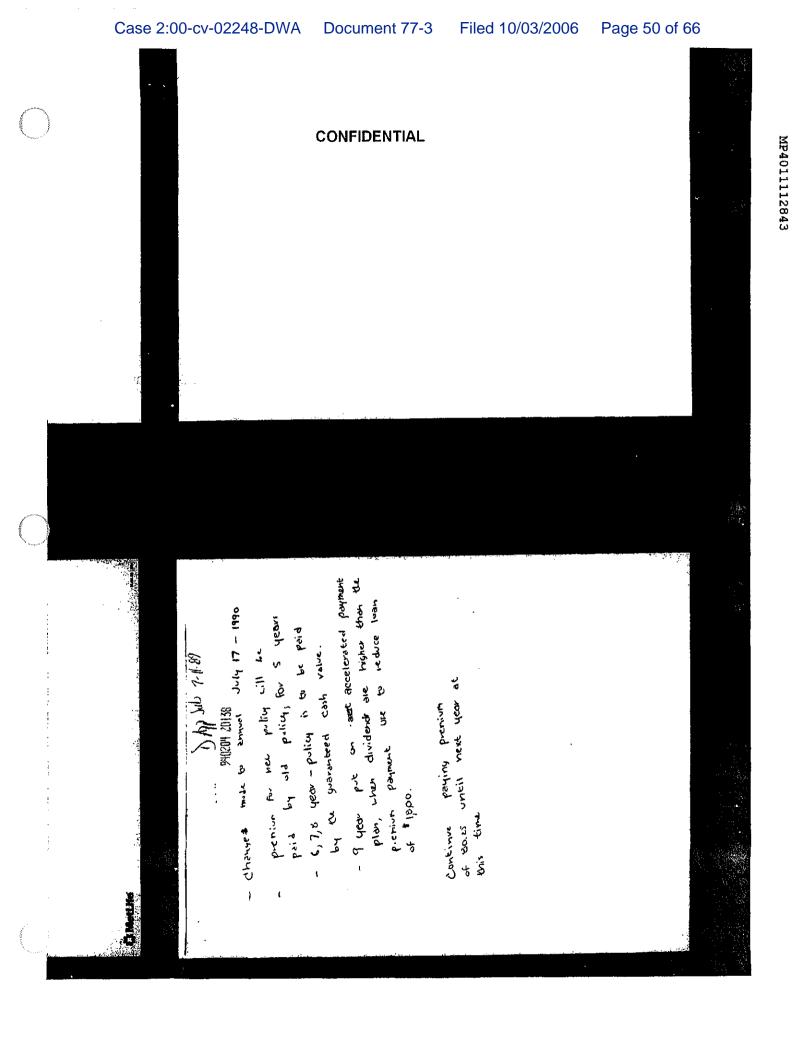
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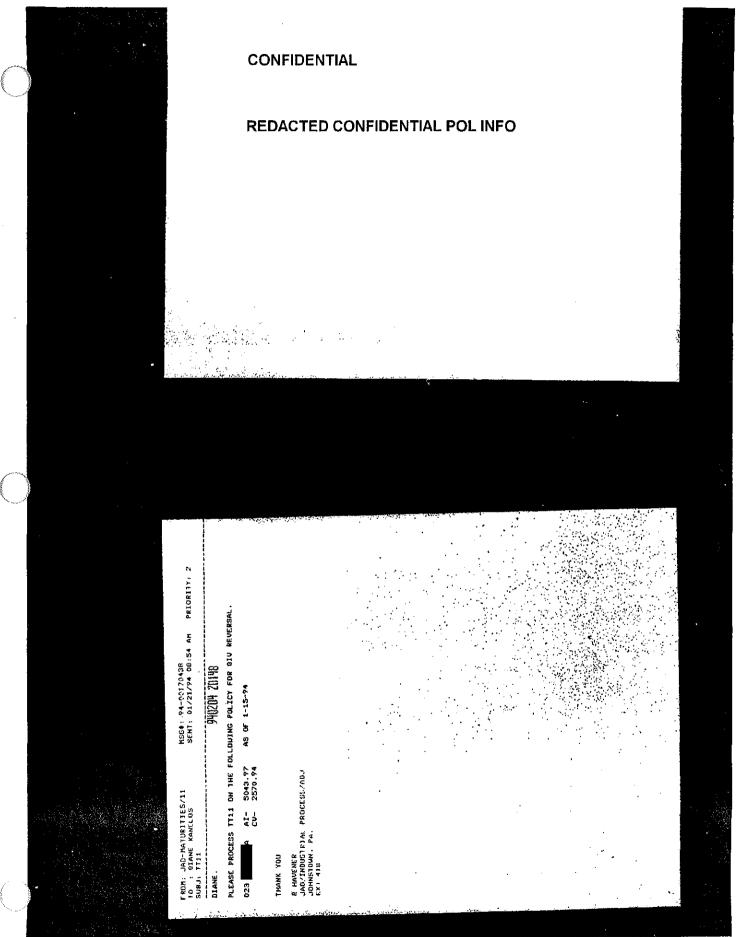
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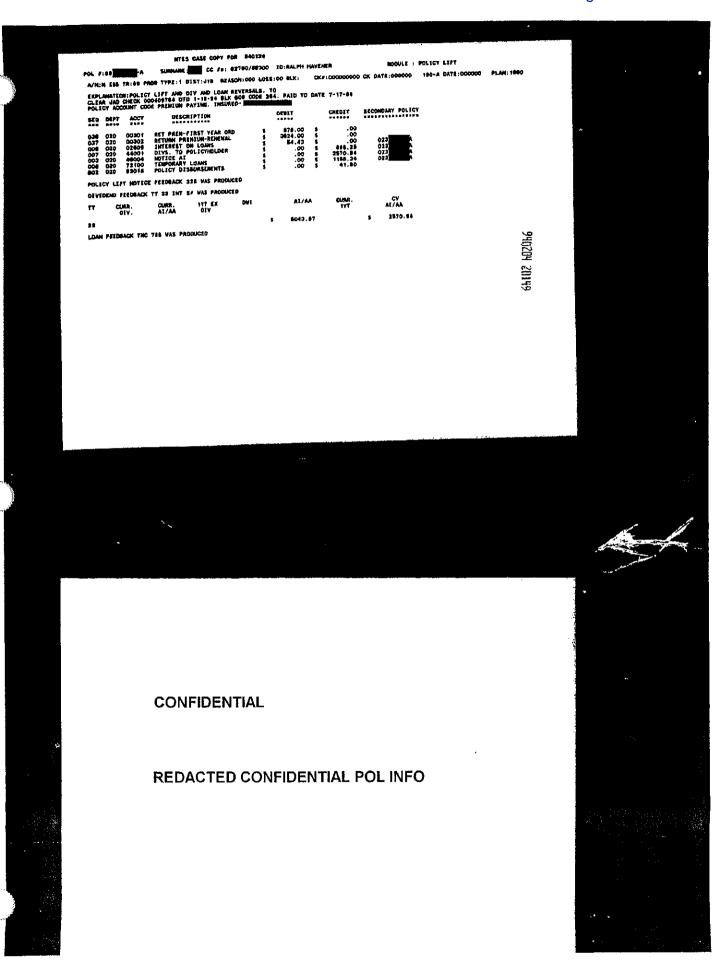
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Metropolitan Life Insurance Company P.O. Box 829, New York, NY 10159-0829

₩ MetLife

Raymond R Fantaski 1514 Grant St Braddock, PA 15104

06/19/95

Dear Mr. Fantaski

For more than 126 years, we at MetLife have sought to ensure that our customers understand just how valuable their insurance protection is.

Indeed, in helping provide financial security to more than 40 million people worldwide, we believe that the more informed our policyholders are, the better they'll understand, and the more they'll appreciate, their MetLife policies.

It's for this reason that I am pleased to send you the enclosed booklet called, "Evaluating Life Insurance Policy Replacement --- Helping You Make Sense of It Alls"."

As you may know, policy replacement or "trading in" one policy for another is a growing concern among today's insurance-buying public. Although there may be an occasion when it makes sense, it is usually not a good idea to replace your current life insurance policy.

The enclosed guide is an objective and impartial look at policy replacement. You'll want to familiarize yourself with the contents of the guide and keep it with your policy. There may be a time when you'll need to refer to it.

Of course, the best source for answers to any questions you may have about your policy is a MetLife representative. He or she can help you evaluate your circumstances and needs, and advise you accordingly. Don't hesitate to contact your MetLife rep or call 1-800-MET-5000 for more information.

Your MetLife policy is a valuable asset that provides financial security for you and your loved ones. I hope you'll find the enclosed guide helpful should you ever consider replacement.

Sincerely

Ted Athanassiades

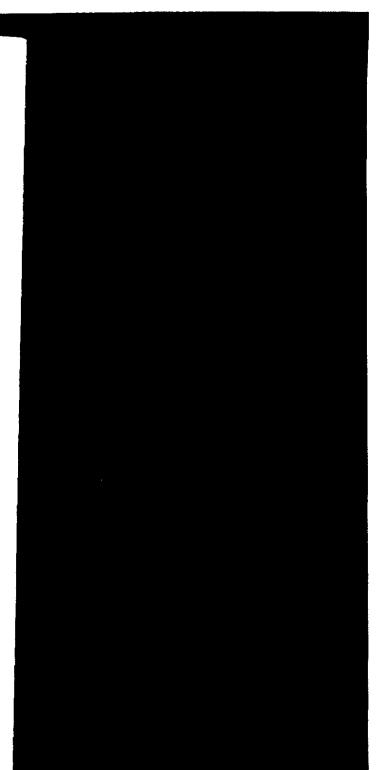
President and Chief Operating Officer

P.S. If this letter has been forwarded to you with a yellow label from the Post Office, please call 1-800-MET-5000 to change your address on our records.

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WARWICK CONSUMER RELATIONS FAX: (401)827-3900

September 22, 1995 DATE

Samuel K. Mathews AGENCY MGR TO

J15 Monroeville, Pa AGENCY

Adele M. Richtarik FROM

Consumer Relations

903 245 258 UL 670 824 386 MS 651 219 098 MS RE POLICIES

640 902 730 MS 626 117 260 A1

INSURED: Dorothy Fantaski

ACCOUNT REP. Kenneth F. Kaczmarek

CASE REF. # 95264041507

(Please use this Reference # on any correspondence)

PLEASE LOOK INTO THE CIRCUMSTANCES SURROUNDING THE COMPLAINT BEING FAXED UNDER SEPARATE COVER. PLEASE PROVIDE THE REQUESTED INFORMATION AND FAX YOUR REPLY TO MY ATTENTION AT THE ABOVE NUMBER BY September 29, 1995.

- [X] Copies of any material in the file, including sales materials used, illustrations provided, and the policy delivery receipt and delivery log. Please indicate if there was ever a request to exercise the free look provision.
- [x] A detailed statement from the account representative and anyone else involved in the canvass and the sale of the policy.
- [x] In addition, please provide any additional pertinent information not specifically addressed.

PLEASE BE SURE TO ADDRESS ANY SPECIFIC QUESTIONS OR ISSUES RAISED IN THE COMPLAINT, AND SUBMIT FACTS ONLY PERTAINING TO THE CASE. REMEMBER TO PROTECT OUR LIABILITY AND AVOID MAKING ANY RECOMMENDATIONS OR NEGATIVE COMMENTS. IF THE ACCOUNT REPRESENTATIVE IS NO LONGER ACTIVE, AN ATTEMPT SHOULD BE MADE TO OBTAIN A STATEMENT. IF YOU ARE UNABLE TO OBTAIN A STATEMENT, PLEASE STATE SO IN YOUR REPLY.

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